

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

SHERMAN CARTER
MARSHA CARTER
Debtor(s)

Case No. 06-06379

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/02/2006.
- 2) The plan was confirmed on 09/15/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/12/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/24/2011.
- 5) The case was completed on 08/19/2011.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,305.00.
- 10) Amount of unsecured claims discharged without payment: \$59,106.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$56,655.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$56,655.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,800.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,600.41**

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	Unsecured	1,400.68	3,116.58	3,116.58	570.52	0.00
CAPITAL ONE BANK	Unsecured	3,429.26	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	525.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	525.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	525.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	525.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	12,610.30	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	10,608.40	NA	NA	0.00	0.00
CITIMORTGAGE INC	Secured	350.00	350.00	350.00	350.00	0.00
CITIMORTGAGE INC	Secured	NA	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	NA	316.31	316.31	55.91	0.00
HOLLYWOOD CASINO	Unsecured	2,000.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Secured	26,601.00	26,600.86	26,600.86	26,600.86	4,792.11
ILLINOIS DEPT REVENUE	Priority	240.00	219.15	219.15	219.15	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	21.80	21.80	3.85	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,550.62	1,550.62	283.85	0.00
INTERNAL REVENUE SERVICE	Priority	5,579.90	2,952.05	2,952.05	2,952.05	0.00
JBC LEGAL GROUP	Unsecured	525.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,670.87	1,957.04	1,957.04	358.25	0.00
PAYDAY LOAN	Unsecured	1,155.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	11,258.66	12,639.83	12,639.83	2,313.82	0.00
RESURGENT CAPITAL SERVICES	Unsecured	8,952.73	10,047.95	10,047.95	1,839.35	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	2,330.11	NA	NA	0.00	0.00
SOURCE ONE CREDIT UNION	Secured	11,860.00	10,673.92	10,673.92	10,673.92	1,014.44
THE CHICAGO DEPT OF REVENUE	Unsecured	250.00	150.00	150.00	26.51	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$350.00	\$350.00	\$0.00
Debt Secured by Vehicle	\$26,600.86	\$26,600.86	\$4,792.11
All Other Secured	\$10,673.92	\$10,673.92	\$1,014.44
TOTAL SECURED:	\$37,624.78	\$37,624.78	\$5,806.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,171.20	\$3,171.20	\$0.00
TOTAL PRIORITY:	\$3,171.20	\$3,171.20	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,800.13	\$5,452.06	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,600.41</u>
Disbursements to Creditors	<u>\$52,054.59</u>
TOTAL DISBURSEMENTS :	<u>\$56,655.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.